



State of Rhode Island  
Department of Business Regulation



*Division of Banking*  
*1511 Pontiac Avenue, Bldg. 69-2, Cranston, Rhode Island 02920*  
*Telephone: (401) 462-9503, Facsimile: (401) 462-9559*  
*e-mail address: [bankinquiry@dbr.state.ri.us](mailto:bankinquiry@dbr.state.ri.us)*

**UNIFORM LICENSE FORMS**  
**STATE SPECIFIC REQUIREMENTS**

**Form MU2 – Uniform Lender/Loan Broker/Small Loan Lender**  
**Biographical Statement & Consent Form**

Form(s) MU2 must accompany Form MU1, the Uniform Mortgage Lender/Mortgage Broker form and the SLLU1, the Uniform Small Loan Lender form. Each individual identified as a *control person* for the application on Schedule A of Form MU1 or Form SLLU1, must complete Form MU2 as well as any person designated as the manager of a licensed office or a licensed branch office.

1. **FEE** - No fee is required for Form MU2.
2. **FINANCIAL RESPONSIBILITY** -. Each *control person* shall provide a financial statement, **signed by the respective control person** which is dated **not more than sixty (60) days** prior to the application date, showing assets and liabilities and positive net worth. The financial statement must be prepared in accordance with generally accepted accounting principles and will be treated as confidential information that is not open to public inspection at anytime.
3. **MORTGAGE CONTROL PERSON ATTACHMENTS** – The following documents must be attached to the Form MU2
  - a. Two fingerprint cards issued by the federal bureau of investigation for state and national criminal history record checks.
  - b. A signed and completed authorization for background check (form provided).
  - c. Complete details of all events or proceedings for any “Yes” answer to the questions contained in Form MU2, 8, Disclosures.
4. **WHO TO CONTACT** – Contact the Division of Banking licensing staff by phone at (401) 222-2405 or send your questions via e-mail to [bankinquiry@dbr.state.ri.us](mailto:bankinquiry@dbr.state.ri.us) for additional assistance.
5. **DELIVERY INSTRUCTIONS** – Please send completed Form MU1, Form MU2, fees, and attachments to the following address:

*State of Rhode Island and Providence Plantations*  
*Department of Business Regulation*  
*Division of Banking*  
*1511 Pontiac Avenue, Bldg. 69-2*  
*Cranston, Rhode Island 02920*



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*Telephone: (401) 462-9503, Facsimile: (401) 462-9559*

AUTHORIZATION FOR BACKGROUND CHECK AND RELEASE

Company Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

I, \_\_\_\_\_  
(Type or Print Full Name and Title)

Maiden Name or Former Name \_\_\_\_\_  
Of \_\_\_\_\_  
(Type or Print Residence Address, City, State, Zip Code)

having a date of birth of \_\_\_\_\_ and social security number of \_\_\_\_\_ hereby voluntarily direct and authorize the *Division of Banking* of the Department of Business Regulation to utilize the above information as part of its evaluation of my general character and financial condition. The information may be used for purposes of obtaining a credit report on me and/or may be shared with the Bureau of Criminal Identification of the Department of the Attorney General for the State of Rhode Island to make available to the Department of Business Regulation any criminal record or other disposition that the Bureau of Criminal Identification has on file in reference to me.

I hereby waive and release any and all manner of actions, cause of actions, and demands of every kind, nature and description, arising from any release of criminal records and requests there from, whatsoever against the State of Rhode Island, the Bureau of Criminal Identification, the Attorney General, the Department of Business Regulation, the employees of the Attorney General's Office and the employees and officials of the Department of Business Regulation in both law and equity which I may now have or in the future may have.

Upon submission of an application for licensure or a change in a licensee's officers, directors, manager or principal owner as defined in R. I. Gen. Laws § 19-14-1(10), each such officer, director, manager or principal owner must provide a signed response to the questions (Additional copies of this form may be reproduced as needed.)

**Attach copy of a Photo ID (i.e. Valid Drivers License or ID Card.**

**Attached:** ☐

The undersigned certifies that the above responses are true and accurate to the best of my knowledge and belief.

Full Name (Type or Print) \_\_\_\_\_ Title \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Notary Public \_\_\_\_\_

Notary Seal

My Commission Expires \_\_\_\_\_, 20 \_\_\_\_\_

# UNIFORM MORTGAGE BIOGRAPHICAL STATEMENT & CONSENT FORM

## FORM MU2 INSTRUCTIONS

### A. GENERAL INSTRUCTIONS

1. **FILING** – Form(s) MU2 must accompany Form MU1, the Uniform Mortgage Lender/Mortgage Broker form. Each individual identified as a *control person* for the *applicant* on Schedule A of Form MU1, must complete Form MU2. An *applicant* must also refer to *jurisdiction*-specific requirements published by each *jurisdiction* in which it is applying. Some *jurisdictions* may require biographical information about people that do not fit the *control person* definition, like a branch manager. Such *jurisdictions* may therefore request a Form MU2 with other filings. Additionally, *applicants* must update the roster of *control persons* on Form MU1 by filing a Schedule C, thus requiring additional MU2 forms.
2. **EMPLOYMENT REPRESENTATION** – The employment representation section must be completed by an authorized representative of the *applicant*.
3. **TERMS USED** – See the following Explanation of Terms section regarding italicized words/phrases.
4. **DATES** – The filing date is the date *applicant* submits this form to the *jurisdiction(s)*. The desired effective date is the date *applicant* would like the license/registration or amendment to become effective. Review published *jurisdiction*-specific requirements for effective date expectations.
5. **AMENDMENTS** – The *applicant* must update biographical information as required in each *jurisdiction* by submitting amendments using Form MU2. On Form MU2, circle or otherwise identify the item being amended. Complete only items 1(A) and 1(I), as well as the information that is being amended. Review published *jurisdiction*-specific requirements concerning the return of the prior original license/registration document when submitting the amended Form MU2.

### B. FILING INSTRUCTIONS

1. **FORMAT**
  - A. Each individual identified as a *control person* on Schedules A or C must complete Form MU2. A fully completed Form MU2 for each *control person* is required to be submitted to each *jurisdiction* along with the *applicant's* initial Form MU1. Form MU2 also accompanies Schedule C when reporting new *control person(s)*. The *applicant* should review published *jurisdiction*-specific requirements for additional specific filing requirements using Form MU2 providing biographical information about non-*control persons*.
  - B. Type all information.
  - C. Use only the current version of Form MU2 or a reproduction of it.
  - D. The Acknowledgment & Consent section must include notarized original manual signature.
  - E. The Mortgage Lender/Mortgage Broker Employment Representation section must include original manual signature.
  - F. Employment history, item 6: provide the full legal name of the company, beginning with your current employer. For the purposes of this history, include both 1099 independent contractor assignments as well as W-2 status employment.
2. **ATTACHMENTS** - Review published *jurisdiction*-specific instructions for required attachments including but not limited to:
  - A. Review published *jurisdiction*-specific instructions concerning attachments in PDF or alternative formats.
  - B. Two Fingerprint Cards, if required by applicable *jurisdiction(s)*, per item 4 of Form MU2
  - C. Personal credit report, bond, or other demonstration of financial responsibility
  - D. Depending on the *jurisdiction*, individual(s) originating mortgage loans at the business may need to file a Form MU4. Review published *jurisdiction*-specific requirements for details.
  - E. Fees

**C. EXPLANATION OF TERMS** – The following terms are italicized throughout Form MU2

**1. GENERAL**

**APPLICANT** – The mortgage lender or mortgage broker applying on or amending information on Form MU1 (including schedules) or Form MU3. The only instance in which the *applicant* is an individual is in the case of a sole proprietorship.

**CONTROL** – The power, directly or indirectly, to direct the management or policies of a company, whether through ownership of securities, by contract, or otherwise. Any *person* that (i) is a director, general partner or executive officer; (ii) directly or indirectly has the right to vote 10% or more of a class of a voting security or has the power to sell or direct the sale of 10% or more of a class of voting securities; (iii) in the case of an LLC, Managing Member; or (iv) in the case of a partnership, has the right to receive upon dissolution, or has contributed, 10% or more of the capital, is presumed to control that company.

**CONTROL PERSON** – An individual (a natural person) named on Form MU1 in Item 1A or in Schedules A, B, or C that directly or indirectly exercises *control* over the *applicant*.

**JURISDICTION** – A state, the District of Columbia, the Commonwealth of Puerto Rico, any territory of the United States, or any subdivision or regulatory body thereof.

**PERSON** – An individual, partnership, corporation, trust, LLC, or other organization.

**2. FOR THE PURPOSE OF ITEM 8**

**CHARGED** – Being accused of a crime in a formal complaint, information, or indictment (or equivalent formal charge).

**ENJOINED** – Includes being subject to a mandatory injunction, prohibitory injunction, preliminary injunction, or a temporary restraining order.

**FELONY** – For *jurisdictions* that do not differentiate between a *felony* and a *misdemeanor*, a *felony* is an offense punishable by a sentence of at least one year imprisonment and/or a fine of at least \$1,000. The term also includes a general court martial.

**FINANCIAL SERVICES OR FINANCIAL SERVICES-RELATED** – Pertaining to securities, commodities, banking, insurance, consumer lending, or real estate (including, but not limited to; acting as or being associated with a bank or savings association, credit union, mortgage lender, mortgage broker, real estate salesperson or agent, closing agent, title company, or escrow agent).

**FOREIGN FINANCIAL REGULATORY AUTHORITY** – Includes (1) a *financial services* authority of a foreign country; (2) other governmental body empowered by a foreign government to administer or enforce its laws relating to the regulation of *financial services* or *financial services-related* activities; and (3) a foreign membership organization, a function of which is to regulate the participation of its members in *financial services* activities listed above.

**FOUND** – Includes adverse final actions, including consent decrees in which the respondent has neither admitted nor denied the findings, but does not include agreements, deficiency letters, examination reports, memoranda of understanding, letters of caution, admonishments, and similar informal resolutions of matters.

**INVOLVED** – Doing an act or omission or aiding, abetting, counseling, commanding, inducing, conspiring with or failing reasonably to supervise another in doing an act or omission.

**MISDEMEANOR** – For *jurisdictions* that do not differentiate between a *felony* and a *misdemeanor*, a *misdemeanor* is an offense punishable by a sentence of less than one year imprisonment and/or a fine of less than \$1,000. The term also includes a special court martial.

**ORDER** – A written directive issued pursuant to statutory authority and procedures, including orders of denial, suspension, or revocation; does not include special stipulations, undertakings or agreements relating to payments, limitations on activity or other restrictions unless they are included in an *order*.

**PROCEEDING** – Includes a formal administrative or civil action initiated by a governmental agency, self-regulatory organization or a *foreign financial regulatory authority*; a *felony* criminal indictment or information (or equivalent formal charge); or a *misdemeanor* criminal information (or equivalent formal charge). The term does not include other civil litigation, investigations, or arrests or similar charges affected in the absence of a formal criminal indictment or information (or equivalent formal charge).

<b>FORM MU2</b>	<b>BIOGRAPHICAL STATEMENT &amp; CONSENT</b> <b>UNIFORM MORTGAGE LENDER/MORTGAGE BROKER FORM</b>					
		Date of filing (MM/DD/YYYY):		Desired Effective Date (MM/DD/YYYY):		
License Number information (if applicable) is optional. Use additional sheets if necessary.	License #	Jurisdiction	License #	Jurisdiction	License #	Jurisdiction
	License #	Jurisdiction	License #	Jurisdiction	License #	Jurisdiction
<input type="checkbox"/> NEW APPLICATION <input type="checkbox"/> AMENDMENT <i>To amend, circle or identify items being amended.</i>						
<b>1. Individual's identifying information:</b> (A) Full last, first and middle names: <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <span>_____ Last Name</span> <span>_____ First Name</span> <span>_____ Full Middle Name</span> <span>_____ Suffix (if any)</span> </div> (B) Social Security Number: _____ (C) Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female (D) Date of Birth (MM/DD/YYYY) _____ (E) State/Province of Birth: _____ (F) Country of Birth: _____ (G) List all names(s), other than your legal name, you have used or are using, or by which you are or were known since the age of 18. This field should include for example, nicknames, aliases, and names used before or after marriage. (Use additional sheets as necessary). <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <span>_____ Name</span> <span>_____ Name</span> <span>_____ Name</span> <span>_____ Name</span> </div> (H) <b>For amendments only:</b> If this filing reports that an individual's name has changed, enter the new name and attach supporting legal documentation: <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <span>_____ Last Name</span> <span>_____ First Name</span> <span>_____ Full Middle Name</span> <span>_____ Suffix (if any)</span> </div> (I) Employer Name (Mortgage Lender/Mortgage Broker): _____ (J) Office of Employment address: (do not use a P.O. Box) <input type="checkbox"/> If this address is your private residence, check this box. <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <span>_____ Number &amp; Street</span> <span>_____ City</span> <span>_____ State / Province &amp; Country</span> <span>_____ Zip+4 / Postal Code</span> </div> (K) Current Residence address (if different from employment address): <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <span>_____ Number &amp; Street</span> <span>_____ City</span> <span>_____ State / Province &amp; Country</span> <span>_____ Zip+4 / Postal Code</span> </div> (L) Telephone Numbers and e-mail address: <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <span>( ) _____ Business Phone</span> <span>( ) _____ Cell Phone (optional)</span> <span>( ) _____ Fax Line (optional)</span> <span>_____ e-mail address (optional)</span> </div>						
<b>2. Individual's Acknowledgment &amp; Consent:</b> I swear or affirm that I have executed this form before a Notary Public, of my own free will and: (A) I have read and understand the items and instructions on this form; (B) My answers (including attachments) are true and complete to the best of my knowledge; (C) I understand that I am subject to administrative, civil or criminal penalties if I give false or misleading answers; (D) I authorize all my current and former <i>employers</i> , law enforcement agencies, and any other <i>person</i> to furnish to any <i>jurisdiction</i> , or any agent acting on its behalf, any information they have, including without limitation my creditworthiness, character, ability, business activities, educational background, general reputation, history of my employment and, in the case of former <i>employers</i> , complete reasons for my termination; (E) I have read and understand applicable federal and state law, and will be in compliance at all times; (F) I promise to keep the information contained in this form current and to file accurate supplementary information on a timely basis.						
Notary seal here		_____ Date (MM/DD/YYYY) Signed or attested before me: _____ <div style="text-align: center; margin-top: 10px;">Print Notary Public name</div> on this _____ day of _____, Date _____ Month _____		_____ Signature of individual by _____ <div style="text-align: center; margin-top: 10px;">Print individual's name</div> _____ at _____ Year _____ State _____ County _____ _____ Notary Appointment Expires (MM/DD/YYYY)		
<b>Individual's Acknowledgment &amp; Consent must always be completed in full with original, manual signature and notarization.</b> <b>Affix notary stamp or seal where applicable.</b>						

Applicant full legal name: \_\_\_\_\_

Individual's full legal name: \_\_\_\_\_

**3. Mortgage Lender/Mortgage Broker Employment Representation:**

To the best of my knowledge and belief, the *control person* is currently bonded where required, and, at the time of approval, this individual will be familiar with the statutes, regulations, and rules of the *jurisdiction(s)* with which this application is being filed, and will be fully qualified for the position for which application is being made herein. I have taken appropriate steps to verify the accuracy and completeness of the information contained in and with this application. I have provided the individual an opportunity to review the information contained herein and the individual has approved this information and signed the form.

\_\_\_\_\_ by \_\_\_\_\_  
 Company Name Signature of authorized party Print Name and Title of authorized party

***Employment Representation must always be completed in full with original, manual signature.***  
***Affix notary stamp or seal where applicable.***

**4. Fingerprint Information filing representation:**

☐ I represent that I am submitting, have submitted, or promptly will submit to the appropriate jurisdiction(s) two fingerprint cards as required.

☐ I am applying for a mortgage individual license/registration only in jurisdiction(s) that do not require me to submit fingerprint cards.

**5. Residential History:** Starting with current address (item 1K), give all addresses for the past 10 years. (Attach additional sheets as necessary.)

From (MM/YYYY)	To (MM/YYYY)	Street Address	City	State or Province	Zip or Postal Code	Country

**6. Employment History:** Provide complete employment history for the past 10 years. Account for all time including full & part-time employments, self-employment, military service, and homemaking. Also include periods such as unemployed, full-time student, extended travel, etc. Indicate by "YES" or "NO" whether this employment was *financial service-related* business. (Attach additional sheets as needed.)

From (MM/YYYY)	To (MM/YYYY)	Employer (company name)	Position Held	City	State or Province	Country	YES or NO?

Applicant full legal name: \_\_\_\_\_

Individual's full legal name: \_\_\_\_\_

<p><b>7. Other Business:</b> Are you currently engaged in any other business either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise? (Please exclude non-<i>financial services-related</i> activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.) If YES, provide the following details: the name of the other business; whether the business is <i>financial services-related</i>; the address of the other business; the nature of the other business; your position, title, or relationship with the other business; the start date of your relationship; the approximate number of hours per month you devote to the other business; and briefly describe your duties relating to the other business. (Attach additional sheets as needed.)</p> <p><b>Details:</b></p>	<p><b>YES</b></p> <p><input type="checkbox"/></p>	<p><b>NO</b></p> <p><input type="checkbox"/></p>
<p><b>8. Disclosures:</b> If the answer to any of the following is "YES", provide complete details of all events or proceedings in an attachment. Refer to the explanation of terms section of the instructions for explanations of italicized terms.</p>		
<p style="text-align: center;"><b>Financial Disclosure</b></p> <p>(A) Within the past ten years:</p> <p>(1) have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition?</p> <p>(2) based upon events that occurred while you exercised <i>control</i> over any organization, have any filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition?</p> <p>(B) Has a bonding company ever denied, paid out on, or revoked a bond for you?</p> <p>(C) Do you have any unsatisfied judgments or liens against you?</p>	<p><b>YES</b></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p><b>NO</b></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
<p style="text-align: center;"><b>Criminal Disclosure</b></p> <p>(D) Have you ever:</p> <p>(1) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any <i>felony</i>?</p> <p>(2) been <i>charged</i> with any <i>felony</i>?</p> <p>(E) Based upon activities that occurred while you exercised <i>control</i> over it, has an organization ever:</p> <p>(1) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any <i>felony</i>?</p> <p>(2) been <i>charged</i> with any <i>felony</i>?</p> <p>(F)</p> <p>(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to a <i>misdemeanor involving: financial services</i> or a <i>financial services-related</i> business; any fraud, false statements, or omissions; any theft or wrongful taking of property; bribery; perjury; forgery; counterfeiting; extortion; or a conspiracy to commit any of these offenses?</p> <p>(2) Are there pending charges against you for a <i>misdemeanor as described</i> in 8(F)(1)?</p> <p>(G) Based upon activities that occurred while you exercised <i>control</i> over it, has an organization ever:</p> <p>(1) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to a <i>misdemeanor</i> specified in 8(F)(1)?</p> <p>(2) been <i>charged</i> with a <i>misdemeanor</i> specified in 8(F)(1)?</p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>

Applicant full legal name: \_\_\_\_\_

Individual's full legal name: \_\_\_\_\_

	YES	NO
<b>Regulatory Action Disclosure</b>		
(H) Has any State or federal regulatory agency or <i>foreign financial regulatory authority</i> ever:		
(1) <i>found</i> you to have made a false statement or omission or been dishonest, unfair or unethical?	<input type="checkbox"/>	<input type="checkbox"/>
(2) <i>found</i> you to have been <i>involved</i> in a violation of a <i>financial services-related</i> regulation(s) or statute(s)?	<input type="checkbox"/>	<input type="checkbox"/>
(3) <i>found</i> you to have been a cause of a <i>financial services-related</i> business having its authorization to do business denied, suspended, revoked or restricted?	<input type="checkbox"/>	<input type="checkbox"/>
(4) entered an <i>order</i> against you in connection with a <i>financial services-related</i> activity?	<input type="checkbox"/>	<input type="checkbox"/>
(5) denied, suspended, or revoked your registration or license, disciplined you, or otherwise by <i>order</i> , prevented you from associating with a <i>financial services-related</i> business or restricted your activities?	<input type="checkbox"/>	<input type="checkbox"/>
(6) barred you from association with an entity regulated by such commission, authority, agency, or officer, or from engaging in a <i>financial services-related</i> business?	<input type="checkbox"/>	<input type="checkbox"/>
(7) issued a final <i>order</i> based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	<input type="checkbox"/>	<input type="checkbox"/>
(I) Have you ever had an authorization to act as an attorney, accountant, or State or federal contractor that was revoked or suspended?	<input type="checkbox"/>	<input type="checkbox"/>
(J) Are you now the subject of any regulatory <i>proceeding</i> that could result in a "yes" answer to any part of 8(H) or 8(I)?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Civil Judicial Disclosure</b>		
(K) (1) Has any domestic or foreign court ever:		
(a) <i>enjoined</i> you in connection with any <i>financial services-related</i> activity?	<input type="checkbox"/>	<input type="checkbox"/>
(b) <i>found</i> that you were <i>involved</i> in a violation of any <i>financial services-related</i> statute(s) or regulation(s)?	<input type="checkbox"/>	<input type="checkbox"/>
(c) dismissed, pursuant to a settlement agreement, a <i>financial services-related</i> civil action brought against you by a State, federal, or <i>foreign financial regulatory authority</i> ?	<input type="checkbox"/>	<input type="checkbox"/>
(2) Are you named in any pending <i>financial services-related</i> civil action that could result in a "yes" answer to any part of 8K(1)?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Customer Arbitration/Civil Litigation Disclosure</b>		
(L) Have you ever been named as a respondent/defendant in a <i>financial services-related</i> consumer-initiated arbitration or civil litigation which:		
(1) is still pending; or	<input type="checkbox"/>	<input type="checkbox"/>
(2) resulted in an arbitration award or civil judgment against you, regardless of amount, or that required corrective action; or	<input type="checkbox"/>	<input type="checkbox"/>
(3) was settled for any amount?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Termination Disclosure</b>		
(M) Have you ever voluntarily resigned, been discharged, or permitted to resign after allegations were made that accused you of:		
(1) violating statute(s), regulation(s), rule(s), or industry standards of conduct?	<input type="checkbox"/>	<input type="checkbox"/>
(2) fraud, dishonesty, theft, or the wrongful taking of property?	<input type="checkbox"/>	<input type="checkbox"/>